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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Freeman, et al. Attorney's Docket: 18276-2
Serial No.: 09/893,029 Examiner: Pezzuto, R. E.
Filed: 06/27/2001 Group Art: 3671
For: Online Mortgage Application Processing and Tracking System

RESPONSE

Commissioner of Patents
P O Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The following is in response to a first office action dated 6/11/2003

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REMARKS

The office action states simply that claims 1-20 are rejected under 35 USC 102(b) as being clearly anticipated by Atkins '135, and that claims 1-20 are rejected under 35 USC 102(b) as being clearly anticipated by Levine, et al. '566.

Applicant's invention is an online mortgage application processing and tracking system. Atkins describes a system for managing financial accounts by a priority allocation of funds among accounts. Levine, et al. describes a computer program product for online financial products trading. On their faces, these references are complex and show or describe inventions other than that claimed by Applicant. Accordingly to MPEP §707, "when a reference is complex